

In re:
Bernice Louellen Shippen
Debtor

Case No. 23-10429-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 09, 2023

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2023:

Recip ID	Recipient Name and Address
db	Bernice Louellen Shippen, 108 W Spring Ave Apt 9, Ardmore, PA 19003-1232
tr	+ SCOTT F WATERMAN CHAPTER 13 TRUSTEE, 2901 ST LAWERENCE AVE, SUITE 100, READING PA 19606-2265 address filed with court:, SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
14757014	+ Ccholdings, Po Box 9201, Old Bethpage, NY 11804-9001
14757019	+ Fedloan, Attn: Bankruptcy, PO Box 69184, Harrisburg, PA 17106-9184
14757027	Montgomery County Tax Claim Bureau, PO Box 190, Norristown, PA 19404-0190
14757032	+ Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14757034	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14757038	Township of Lower Merion, 75 E Lancaster Ave, Ardmore, PA 19003-2300
14757039	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mail@cibiklaw.com	Mar 09 2023 23:53:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	Email/Text: Info@ReadingCh13.com	Mar 09 2023 23:53:00	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	Email/Text: megan.harper@phila.gov	Mar 09 2023 23:53:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Mar 09 2023 23:53:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14757007	Email/Text: bncnotifications@phea.org	Mar 09 2023 23:53:00	AES, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461
14757006	+ Email/Text: bankruptcy@rentacenter.com	Mar 09 2023 23:54:00	AcceptanceNOW, Attn: Bankruptcy 5501 Headquarters Drive, Plano, TX 75024-6191
14757008	+ Email/Text: backoffice@affirm.com	Mar 09 2023 23:54:00	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14757009	+ EDI: GMACFS.COM	Mar 10 2023 04:49:00	Ally Financial, Inc, Attn: Bankruptcy 500 Woodard Ave, Detroit, MI 48226-3416
14757010	Email/Text: bncnotifications@phea.org	Mar 09 2023 23:53:00	American Education Services, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14757011	Email/PDF: bncnotices@becket-lee.com	Mar 10 2023 00:04:53	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540

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14757012	+ EDI: BANKAMER.COM	Mar 10 2023 04:49:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14757013	+ EDI: CAPITALONE.COM	Mar 10 2023 04:49:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
14757016	+ EDI: CITICORP.COM	Mar 10 2023 04:49:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
14757017	EDI: WFNNB.COM	Mar 10 2023 04:49:00	Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
14757025	+ EDI: CITICORP.COM	Mar 10 2023 04:49:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14757018	+ EDI: DISCOVER.COM	Mar 10 2023 04:49:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
14757021	Email/Text: BNSFN@capitalsvcs.com	Mar 09 2023 23:53:00	First National Bank/Legacy, Attn: Bankruptcy, PO Box 5097, Sioux Falls, SD 57117-5097
14757022	Email/Text: BNSFS@capitalsvcs.com	Mar 09 2023 23:53:00	First Savings Bank, Attn: Bankruptcy, P.O. Box 5019, Sioux Falls, SD 57117
14757020	+ EDI: BLUESTEM	Mar 10 2023 04:55:00	Fingerhut, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14757023	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Mar 09 2023 23:53:00	Goldman Sachs Bank USA, Attn: Bankruptcy, PO Box 70379, Philadelphia, PA 19176-0379
14757024	EDI: IRS.COM	Mar 10 2023 04:49:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14757015	EDI: JPMORGANCHASE	Mar 10 2023 04:49:00	Chase, PO Box 15298, Wilmington, DE 19850-5298
14762482	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Mar 09 2023 23:53:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14763347	Email/PDF: resurgentbknofications@resurgent.com	Mar 10 2023 00:04:44	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14757026	+ Email/Text: bankruptcy@marinerfinance.com	Mar 09 2023 23:53:00	Mariner Finance, Attn: Bankruptcy 8211 Town Center Drive, Nottingham, MD 21236-5904
14757028	+ EDI: NAVIENTFKASMSERV.COM	Mar 10 2023 04:49:00	Navient Solutions Inc, Attn: Bankruptcy, P.O. Box 9500, Wilkes-Barre, PA 18773-9500
14757029	Email/Text: NissanBKNotices@nationalbankruptcy.com	Mar 09 2023 23:53:00	Nissan Motor Acceptance Corp/Infiniti, Attn: Bankruptcy, PO Box 660360, Dallas, TX 75266-0360
14757030	Email/Text: bnc@nordstrom.com	Mar 09 2023 23:53:18	Nordstrom FSB, ATTN: Bankruptcy, PO Box 6555, Englewood, CO 80155-6555
14757031	EDI: AGFINANCE.COM	Mar 10 2023 04:49:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
14757033	EDI: PENNDEPTREV	Mar 10 2023 04:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946
14757033	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 09 2023 23:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946
14757035	+ Email/Text: bankruptcy@philapark.org	Mar 09 2023 23:54:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1540
14757036	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 09 2023 23:54:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, PO Box 65250, Salt Lake City, UT 84165-0250
14757037	EDI: RMSC.COM		

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		Mar 10 2023 04:49:00	Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965064, Orlando, FL 32896-5064
14757040	^ MEBN		
		Mar 09 2023 23:51:39	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14757041	Email/Text: bankruptcies@uplift.com		
		Mar 09 2023 23:53:00	Uplift, Inc., Attn: Bankruptcy, 440 N Wolfe Rd, Sunnyvale, CA 94085
14757042	+ EDI: LCIUPSTART		
		Mar 10 2023 04:49:00	Upstart, Upstart Operations/ Attn:Bankruptcy, PO Box 1503, San Carlos, CA 94070-7503
14758544	^ MEBN		
		Mar 09 2023 23:51:40	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2023 at the address(es) listed below:

Name	Email Address
MICHAEL A. CIBIK	on behalf of Debtor Bernice Louellen Shippen mail@cibiklaw.com cibiklawpc@jubileebk.net
MICHAEL PATRICK FARRINGTON	on behalf of Creditor Towd Point Mortgage Trust 2022-3 U.S. Bank Trust Company, National Association as Indenture Trustee mfarrington@kmlawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:			
Debtor 1:	<u>Bernice Louellen Shippen</u>		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	23-10429-amc		
	Social Security number or ITIN: xxx-xx-8762 EIN: -- --		
	Social Security number or ITIN: ---- EIN: -- --		
	Date case filed for chapter: 13 2/14/23		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Bernice Louellen Shippen	
2. All other names used in the last 8 years		
3. Address	108 W Spring Ave Apt 9 Ardmore, PA 19003-1232	
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: mail@cibiklaw.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 3/9/23

For more information, see page 2

